



Attorney's Docket No. 2854-72

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Debit Card

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : James L. Bauer et al.
Serial No. : 09/397,309
Filed : September 16, 1999
For : SYSTEM AND METHOD OF OPERATING A
DEBIT CARD REWARD PROGRAM
Group Art Unit : 3628
Examiner : Clement B. Graham
Mailing Date of Office Action : May 6, 2004

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GROUP 3600

November 5, 2004
New York, NY 10103

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO EXAMINER'S ACTION

In response to the Office Action dated May 6, 2004, Applicants respectfully traverse and overcome the section 103(a) and 102(e) rejections. The Examiner's withdrawal of the Walker *et al.* and Hoffman *et al.* patents as prior art references is greatly appreciated. Applicants

I hereby certify that this correspondence is being deposited with the United States Postal Service as express mail with Express Mail mailing number EV 302662504 US addressed to:
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November 5, 2004.

By

Yolanda Bonilla

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